

EXHIBIT B

Curriculum Vita of Dr. Michael A. Turner

Michael A. Turner, Ph.D.

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PROFESSIONAL EXPERIENCE

President & Senior Scholar, PERC (Political & Economic Research Council) Chapel Hill, NC (2002 – Present)

Developed and launched a nonprofit, nonpartisan research organization. Dedicated to providing timely research, education, and outreach on all issues pertaining to domestic and international information policy, financial infrastructure, credit access, community economic development, development, and credit issues. Leading active projects in US and internationally.

Primary author of numerous empirical studies examining efficacy of national credit reporting system under Fair Credit Reporting Act. Economic impact analysis used largest sample of consumer credit files ever for policy research purposes. Regularly consulted by US and foreign government actors on consumer credit reporting and credit access issues. Authored studies examining consumer credit reporting in Central and South America, South Africa, and Japan. Authored pioneering studies on social and economic impacts of fully reporting alternative consumer and commercial credit reporting and credit scoring. Research linked to policy outcomes in US and globally.

Recruited diverse permanent staff and adjunct fellows. Forged affiliations with ancillary organizations including Brookings Institution, Peking University, and the World Bank Group. Built and managed international coalition on credit reporting in Asia Pacific that has successfully promoted regional standard for credit reporting within APEC. Raised start-up funds for organization. Achieved annual growth of 200% during first three years, and sustained double digit growth. Raised over \$1 million program funds during fifth fiscal year.

Testified before U.S. Congress on multiple occasions; briefed Council of Economic Advisors, FTC, GAO, Federal Reserve Board of Governors, FDIC, White House, and myriad domestic and international legislatures and regulatory bodies. Former member of U.S. Department of Homeland Security's Data Privacy Advisory Committee (2005-2007). Expert economic witness in federal anti-trust lawsuits, and class action lawsuits. Member of Brookings Institution Urban Markets Initiative Advisory Committee.

Executive Director, Information Services Executive Council

New York, NY (1999 to 2002)

CEO-level industry group for top-tier information aggregators affiliated with The Direct Marketing Association.

Help senior executives (CEOs, EVPs, SVPs) from the largest information service companies develop and implement a national government affairs, public affairs, research and outreach programs. Represent ISEC and DMA in coalitions (served as Chair of the Privacy Leadership Initiative Committee on Consumer Benefits Research -- oversee nearly \$1 million original research). Responsible for member retention, political fundraising, and all media relations. Promoted after 6 months to Executive Director, awarded pay raise and largest bonus ever allocated to employee in this division.

Charged with developing and launching an internal "think tank" to provide membership segments with timely and highly relevant business information. Given additional title, Senior Director of Strategic Information.

Generate and present information products along continuum ranging from opinion-editorials and white papers to investigative studies and economic impact analyses. Hire and manage team of high-level researchers.

Graduate Fellow Columbia Institute of Tele-Information

New York, NY (1999)

Responsible for all aspects of a major forthcoming publication on the convergence and concentration phenomena in the telecommunications, mass media and computer industries. Gathered empirical data, conducted analysis and interpreted industry trends. Drafted original copy for study. Assembled and managed team of advanced researchers, edited their work and presented findings directly to CITI Director (Professor Eli Noam). Managed public relations on related business and policy issues, including public speaking engagements.

Independent Contractor: Consultant/Researcher

New York, NY (1995 – 1999)

Generated industry overviews, market reports, and white papers on individual firms for partners and clients. White papers examine management structure and business strategy, offering clients suggestions for restructuring, rationalizing, and enhancing competitiveness. Primary emphasis on telecommunications, millennium bug (Y2K), engineering and construction (energy services), biotechnology, mass media and computer industries. Clients include Institutional Investor, International Telecommunications Union, JMW International, Alpha International Management Group, Ltd., and MediaLink.

Columbia University, Department of Political Science
New York, NY (1992 – 1999)

Assistant to Professor Hendrik Spruyt for advanced graduate courses on International Organization. Assistant to Professor Charles Cameron for undergraduate introductory course on American Politics. Institute on Western Europe, Graduate Research Assistant: Duties included: moderating panels and discussions, editing economic and political documents, assisting faculty with the design course structure and content, Chairing the Selection Committee and Fundraising Committee (raised more than \$60,000) for the Institute's annual graduate student conference.

North American Telecommunications Association, Manager of Government & Regulatory Affairs
Washington, DC (1991–1992)

Represented members on key issues before Congress (Registered Lobbyist: U.S. Congress). Tracked and analyzed all relevant regulatory and legislative developments. Designed and implemented grassroots campaign with Wexler Group Directed NATA's Political Action Committee and raised NATAPAC funds. Wrote congressional testimony, legislative news releases and opinion editorials. Advised Board of Directors, President, and General Counsel regarding legislative tactics and strategy. Represented NATA in industry coalitions.

Other Employment:

- Campaign of Sen. Barack Obama, Urban and Metropolitan Policy Committee—Policy Advisor (2008).
- Brookings Institution Urban Markets Initiative—Advisory Board (2006-2008).
- US Department of Homeland Security– Privacy Advisory Board (2005-2007).
- REMO Security (a Micronets company)—Advisory Board (2005-2006).
- Preferred Solutions (Acxiom & The AMA)—Privacy Advisory Board (2001).
- Institutional Investor Institute (1998)
- Office of the Hon. Alan Dixon, United States Senate (1990-1991)

Honors and Awards:

- *Fellow*, Ashoka Foundation: (2009—perpetuity). Three year stipend at \$150,000; access to network of scholars; legal, consulting, and public relations assistance pro bono.
- *Affiliate Scholar*, Alfred P. Sloan Foundation: (2004-present). Travel grant.
- *Jonathan Yeck Fellow*, The Direct Marketing Education Foundation: Tuition and stipend for executive education coursework at Harvard University. Received Certificate (2001).

- *Graduate Fellow*, Columbia Institute of Tele-Information (CITI): Fellowship for residency at CITI. Summer stipend for \$16,000.00
- *President's Fellow*: University fellowship for advanced Ph.D. candidates. Carries full tuition and fees, and an \$11,000.00 annual stipend. (1995-99).
- *Phillip E. Mosley Fellow*: Endowed fellowship awarded to an exceptional advanced graduate student who focuses on Western Europe. Carries full tuition, fees, and \$10,500.00 annual stipend. (1994-95).
- *Foreign Language and Area Studies Scholarship (FLAS)*: Columbia University, (1993-94; 1994-95). Carries full tuition and fees for one year with \$8,000.00 stipend for study of German and Swedish languages.
- *Deutscher Akademischer Austausch Dienst*: (Summer 1993). Scholarship and stipend for summer Goethe Institute program. (7,200 Deutsche Mark)
- *Columbia University*: Office of the Dean & Department of Political Science (1998) Matching travel grants. Institute on Western Europe: (1993). Travel Grant.

Publications:

- *Optimal Consumer Credit Bureau Market Structure in Singapore*. Co-authored with Robin Varghese, and Patrick Walker. (May 2009). Chapel Hill: PERC Press.
- *Credit Reporting Customer Payment Data*. Co-authored with Robin Varghese, Patrick Walker, and Katrina Dusek. (April 2009). Chapel Hill: PERC Press.
- *New To Credit From Alternative Data*. Co-authored with Robin Varghese, Patrick Walker, and Katrina Dusek. (March 2009). Chapel Hill: PERC Press.
- *Information Sharing and SMME Financing in South Africa: A Review of the Landscape*. Co-authored with Robin Varghese, Patrick Walker, and Joseph Duncan. For FinMark Trust. Chapel Hill: PERC Press, (August 2008).
- *Recovering But Not Recovered: Gulf Coast Small Business Three Years Later*. Chapel Hill: PERC Press (August 2008).
- *Financial Impacts of Disaster: What We Can Learn From Credit File Data*. Co-authored with Alyssa Lee (Brookings Institution), Eugene Gurenko (World Bank Group), Robin Varghese, and Patrick Walker. Chapel Hill: PERC Press (August 2008).
- *You Score, You Win—The Consequences of Giving Credit Where Credit is Due*. Co-authored with Alyssa Lee, Robin Varghese, and Patrick Walker. Chapel Hill: PERC Press, (July 2008)
- "Using Non-Traditional Data for Underwriting Loans to Thin-File Borrowers: Evidence, Tips, and Precautions." Co-authored with Amita X. Agarwal of JP Morgan Chase Manhattan. *Journal of Risk Management for Financial Institutions*, (Jan 2008).
- *Economic Fairness Through Smarter Lending: Some Factors to Consider on the Eve of Brazilian Credit Reporting Reform*. Co-authored with Dr. Robin Varghese. Chapel Hill, PERC Press, (October 2007).

- *Recovery, Renewal, and Resiliency: Gulf Coast Small Businesses Two Years Later.* Co-authored with Robin Varghese and Patrick Walker. Chapel Hill, NC, Political & Economic Research Council. (August 2007).
- "Economic Impacts of Payment Reporting Participation in Latin America." Chapel Hill, North Carolina. Political & Economic Research Council. (May 2007).
- *The Impact of Provider-Identifiable Data on Healthcare Quality and Cost.* Co-authored with Joseph Duncan, Robin Varghese, & Patrick Walker. Chapel Hill, North Carolina. Political & Economic Research Council. (April 2007).
- *On the Impact of Credit Payment Reporting on the Financial Sector and Overall Economic Performance in Japan.* Tokyo, Japan. American Chamber of Commerce Japan. Chapel Hill, North Carolina. The Information Policy Institute at the Political & Economic Research Council. (March 2007).
- *Give Credit Where Credit is Due: Increasing Access to Affordable Mainstream Credit Using Alternative Data.* Co-authored with Alyssa Lee, Robin Varghese, and Patrick Walker. Brookings Institution, Washington, DC. (December 2006).
- "Toward a Rational Personal Data Breach Notification Regime." Political & Economic Research Council, Chapel Hill. (June 2006).
- *Giving Underserved Consumers Better Access to the Credit System: The Promise of Non-traditional Data.* Information Policy Institute, New York, NY. (July 2005).
- *How Safe and Secure Is It?: An Assessment of Personal Data Privacy and Security in Business Process Outsourcing Firms in India.* Information Policy Institute with the Financial Services Roundtable. Washington, DC. (2005).
- *Class Action Tort Costs and the Consequences for Innovation.* The Information Policy Institute, New York. (March 2004).
- "Privacy Rights and Policy Wrongs: How Data Restrictions Can Impair Information Led Development in Emerging Markets." Co-authored with Peter A. Johnson, and Daniel Balis. The Information Policy Institute, New York. (December 2003).
- *The Fair Credit Reporting Act: Access, Efficiency, and Opportunity.* The National Chamber Foundation of the United States Chamber of Commerce, Washington, DC. (June 2003).
- *The Fair Credit Reporting Act: Access, Efficiency, and Opportunity II.* The National Chamber Foundation of the United States Chamber of Commerce, Washington, DC. (August 2003).
- *Consumers, Citizens, Charity and Content: Attitudes Toward Teleservices.* The Information Policy Institute, New York, NY. (4 June 2002). Presented to the Federal Trade Commission.
- "Measuring the True Cost of Privacy: A Rebuttal to 'Privacy, Consumers, and Costs.'" The Information Policy Institute, New York. (May 2002).
- "The Impact of Data Restriction on Fundraising for Charitable and Nonprofit Institutions." Co-authored with Lawrence G. Buc. The Information Services Executive Council and the Privacy Leadership Initiative. New York and Washington, DC. (January 2002).

- *Making Sense of the Privacy Debate: A Comparative Analysis of Leading Consumer Privacy Surveys*. Co-authored with Robin Varghese. New York, The DMA. (October 2001)
- "The Cost of Data Restrictions on Consumer Distance Shopping." Study was jointly-sponsored by the Privacy Leadership Initiative and the Information Services Executive Council of The DMA. (March, 2001).
- "Regulating Personal Medical Information: Fears, Facts, and a Framework," Setting the Record Straight. Published by The Direct Marketing Association. New York, NY. (October, 2000).
- "The Second Wave: Why Investors are Flocking Toward High-Risk Telecoms Privatization Deals in Developing Countries," (commissioned by Institutional Investor, submitted to the International Telecommunications Union in 2001).
- "Workers on a Wire: Technological Change, Deregulation and the Welfare State," Proceedings of the International Telecommunications Society's 12th Biennial Conference in Stockholm, Sweden. (June, 1998)
- "The EMU's German Face: Epistemic Communities and Neorealism," Proceedings of The Institute on Western Europe's 11th Annual Graduate Student Conference. (May, 1994)
- Remote Access Toll Fraud: Detection & Protection. Washington, D.C. NATA Press, 1992.
- "Telecommunications Public Policy 1992: Unbundled and Unraveled, the Year in Review," Telecommunications Market Review. Washington, D.C. NATA Press, 1992.

Select Recent Speaking Engagements:

- United States Congress, House of Representatives, Committee on Financial Services. Washington, DC. (July 2008, May 2005, and June 2003).
- The Sixth Consumer Credit Reporting World Conference, Rio de Janeiro, Brazil. (October 2008).
- 4th SEACEN/ABAC/PECC Public-Private Dialogue for the Asia Pacific Region. Kuala Lumpur, Malaysia. (August 2008).
- Credit Reporting Information Bureau (CRIB) Annual General Meeting. Colombo, Sri Lanka (June 2008).
- 3rd National Credit and Collections Congress. Santiago, Chile (June 2008).
- "Using Alternative Data to Build a Comprehensive Credit Assessment Framework." Event hosted by the Inter-American Development Bank (April 2008).
- International Experts Conference on Credit Reporting in China. Event co-hosted by Peking University PAFIRC and PERC. Beijing (March 2008).
- Gaining Scale in Microfinance: Credit Information and New Technologies for Greater Access. Event hosted by the International Finance Corporation (IFC), the Consultative Group to Assist the Poor. (September 2007).
- Retail Risk Conference: The Risk Management Association. Chicago, (2007).
- Fair Isaac Corporation's InterACT 2007. San Francisco (May 2007).

- Center for Financial Services Innovation: Second Annual Underbanked Financial Services Forum. Dallas, TX (June 2007).
- "Emerging Technologies and Consumer Credit Reporting in Japan." United States Embassy, Tokyo, Japan. (2004).
- "Emerging Technologies and Consumer Credit Reporting in Japan." United States Embassy, Tokyo, Japan. (December 2006).
- The Fifth Consumer Credit Reporting World Conference, Cape Town, South Africa. (October 2006).
- 2006 Asset Learning Conference. Hosted by the Council for Enterprise Development (CFED) and the Center for Financial Services Innovation (CFSI). Phoenix. (September 2006)
- Privacy Symposium. Hosted by the Institute of Law at the Chinese Academy of Social Sciences. Beijing. (June 2006).
- "Banking on the Future Summit," Trinidad & Tobago (September 2005).
- Congressional Hispanic Caucus Institute Annual Conference. Washington, DC (September 2005).
- Donnelley Marketing Fifth Annual Privacy Conference. Aspen, CO (July 2005).
- "Emerging Technologies and Consumer Credit Reporting in Japan." United States Embassy, Tokyo, Japan. (2004).
- The Fourth Consumer Credit Reporting World Conference, Beijing China. (September 2004).
- Connection 2004. Senior executive forum sponsored by Acxiom Corporation. Orlando, FL (Feb. 2004).
- New Jersey State Senate, Committee on Commerce. (February 2004). Have also testified before senate committees in California (2002) and Texas (2002).
- Federal Trade Commission. "Info Flows," public informational workshop at the FTC. (June 2003).
- NASIRE (National Association of State Information Resource Executives) Annual Conference. Baltimore, MD -- 9/2000.
- Progress & Freedom Foundation's Aspen Summit. Aspen, CO -- (August, 2001 and August 2000). Featured speaker at working dinner on privacy.
- Digital Coast 1999. West Hollywood, CA -- 8/1999. Panel participant on "Regulatory Roadblocks to Convergence."
- International Telecommunications Society Bi-annual. Stockholm, Sweden (July, 1998). Paper presented on labor-management relations in telecommunications industries in the US, Sweden and Japan.

Skills and Activities:

Languages: Proficient in German. (Deutsch als Fremdsprache Prufung: {2} Gut). Practical Swedish.

Member: International Telecommunications Society (ITS); American Political Science Association (APSA); American Economics Association (AEA).

Education:

Columbia University, New York. Ph.D., Political Science. Focus: International Political Economy; Comparative Regulatory Policy. May, 2001.

Columbia University, School of International and Public Affairs. Master's of International Affairs (MIA).

Miami University, Ohio. B.A. Economics and Political Science, 1990.

Harvard University, Cambridge, MA. Executive Education Certificate, Harvard Business School. 2001.

Dissertation:

Interdisciplinary approach that analyzed relationship between significant technological change and regulatory structures in the context of the telecommunications industry in the United States, Japan, and Sweden. Argued that different institutional structures, especially welfare state structures, enabled or mitigated against regime change from natural monopoly regime to liberal/deregulation regime. Professor Richard Nelson, Department of Economics, served as Senior Advisor. Professors Eli Noam, Mark Kesselman, and Peter Johnson served as secondary advisors.